

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

WILLIAM L GASTON JR  
ADRIENNE T GASTON  
Debtor(s)

Case No. 07-13418

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/26/2007.
- 2) The plan was confirmed on 11/08/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/01/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/02/2008, 09/01/2009, 11/03/2011, 02/01/2012.
- 5) The case was completed on 10/04/2012.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,400.00.
- 10) Amount of unsecured claims discharged without payment: \$210,363.52.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$52,444.12  
Less amount refunded to debtor \$965.10

**NET RECEIPTS: \$51,479.02**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,000.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,198.44  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$6,198.44**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS CENTURION BI	Unsecured	2,612.79	1,499.29	1,499.29	181.85	0.00
AMERICAN EXPRESS CENTURION BI	Unsecured	NA	1,113.50	1,113.50	134.66	0.00
CAPITAL ONE	Unsecured	926.16	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,848.66	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	2,270.63	NA	NA	0.00	0.00
CARD MEMBER SERVICES	Unsecured	1,258.22	NA	NA	0.00	0.00
CITIBANK	Unsecured	639.09	NA	NA	0.00	0.00
COMCAST	Unsecured	258.33	NA	NA	0.00	0.00
COOK COUNTY HOSPITAL	Unsecured	52.00	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	195,000.00	173,390.75	173,390.75	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	32,000.00	34,187.76	37,867.65	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	16,826.00	19,873.63	20,775.61	20,775.61	0.00
COUNTRYWIDE HOME LOANS	Secured	4,611.00	3,679.89	3,679.89	3,679.89	0.00
ECAST SETTLEMENT CORP	Unsecured	484.01	484.01	484.01	58.53	0.00
ECAST SETTLEMENT CORP	Unsecured	3,312.47	3,312.47	3,312.47	401.87	0.00
GEORGE BUCCIERO	Unsecured	241.00	NA	NA	0.00	0.00
MBNA AMERICA	Unsecured	24,437.35	NA	NA	0.00	0.00
MELROSE PARK PERLA DENTAL	Unsecured	75.50	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	23,124.05	29,311.42	29,311.42	3,555.18	0.00
NORTHWESTERN MEDICAL FACULT	Unsecured	51.40	NA	NA	0.00	0.00
NORTHWESTERN MEMORIAL HOSPI	Unsecured	125.40	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	13,620.02	13,620.02	13,620.02	1,651.97	0.00
RADIOLOGISTS OF DUPAGE	Unsecured	1,418.90	NA	NA	0.00	0.00
RADIOLOGISTS OF DUPAGE	Unsecured	489.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	79.11	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	240.17	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	9,193.69	NA	NA	0.00	0.00
SEARS	Unsecured	141.12	NA	NA	0.00	0.00
TALK AMERICA	Unsecured	103.33	NA	NA	0.00	0.00
THE WISH CENTER	Unsecured	327.52	NA	NA	0.00	0.00
US DEPT OF ED FED DIRECT ST LN	Unsecured	89,418.66	97,123.51	97,123.51	11,780.11	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF ED FED DIRECT ST LN	Unsecured	23,431.11	25,236.28	25,236.28	3,060.91	0.00
WELLS FARGO FINANCIAL	Unsecured	15,311.52	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$211,258.40	\$0.00	\$0.00
Mortgage Arrearage	\$24,455.50	\$24,455.50	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$235,713.90</b>	<b>\$24,455.50</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$171,700.50</b>	<b>\$20,825.08</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,198.44</u>	
Disbursements to Creditors	<u>\$45,280.58</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$51,479.02</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/23/2013

By: /s/ Tom Vaughn

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.